

HOUSE JOINT MEMORIAL 91

47TH LEGISLATURE - STATE OF NEW MEXICO - FIRST SESSION, 2005

INTRODUCED BY

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A JOINT MEMORIAL

REQUESTING AN INVESTIGATION INTO THE INCIDENCE OF AND RATIONALE
FOR DENYING LIFE INSURANCE COVERAGE TO NEW MEXICO VETERANS
SUFFERING FROM POST TRAUMATIC STRESS DISORDER.

WHEREAS, the psychological effects of war have been noted
in veterans throughout history; and

WHEREAS, a 1988 study found that fifteen percent of all
Vietnam veterans have post traumatic stress disorder, and up to
fifty percent of all veterans have had the disorder at some
point in their lives; and

WHEREAS, symptoms may not begin until many years after
military experience, and direct reminders of war experience may
trigger symptoms; and

WHEREAS, post traumatic stress disorder is a treatable
condition, and veterans can be helped to manage the condition

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1 and live long and fruitful lives; and

2 WHEREAS, while post traumatic stress disorder is a chronic
3 condition, it is not a life-threatening or terminal condition;
4 and

5 WHEREAS, New Mexico owes a debt of gratitude to its
6 veterans who have served this country honorably in all branches
7 of the military service; and

8 WHEREAS, the United States congress recognized this debt
9 when, in 1989, it created the national center for post
10 traumatic stress disorder with the federal department of
11 veterans affairs to advance the clinical care and social
12 welfare of the country's veterans dealing with this disorder;
13 and

14 WHEREAS, financial security includes a veteran's ability
15 to provide for his family through life insurance; and

16 WHEREAS, some veterans in the state are experiencing
17 difficulty in obtaining life insurance due to a diagnosis of
18 post traumatic stress disorder;

19 NOW, THEREFORE, BE IT RESOLVED BY THE LEGISLATURE OF THE
20 STATE OF NEW MEXICO that the insurance division of the public
21 regulation commission be requested to conduct an investigation
22 into the incidence of and rationale for denying life insurance
23 coverage to New Mexico veterans suffering from post traumatic
24 stress disorder; and

25 BE IT FURTHER RESOLVED that the investigation identify the

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1 mechanisms by which insurance companies make determinations
2 about whether or not to insure an individual, and under what
3 circumstances life insurance would be denied to a veteran with
4 post traumatic stress disorder; and

5 BE IT FURTHER RESOLVED that the insurance division of the
6 public regulation commission report its findings to the interim
7 legislative health and human services committee at its October
8 2005 meeting; and

9 BE IT FURTHER RESOLVED that a copy of this memorial be
10 sent to the superintendent of insurance.

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